

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-13619
ANGEL FLORES Judge: SHERWOOD
IRIS FLORES

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 5/19/2020
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SDS

Initial Debtor: /s/ AF

Initial Co-Debtor: /s/ IF

Part 1: Payment and Length of Plan

a. The debtor shall pay \$400.00 per month to the Chapter 13 Trustee, starting on June 1, 2020 for approximately 21 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$7,632.00 paid into the plan through May 31, 2020

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

I have experienced a material financial hardship directly due to the COVID-19 Pandemic. Specifically, on February 26, 2020 I was sent home from work because I was considered high risk due to a recent surgery that I had. This resulted in me missing two mortgage payments. I am now back to work full time and can resume my mortgage payments and make a slightly increased trustee payment.

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
MINION & SHERMAN	ATTORNEY'S FEES	\$2,000.00 (balance of original retainer) + any supplemental fees that have been or may be awarded by the court.

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portfolio (1 st Mortgage)	9 Unneberg Lane Succasunna, NJ	\$2,206.99 (pre-petition) + \$4,456.76 (post-petition)	n/a	\$2,206.99 (pre-petition) + \$4,456.76 (post-petition)	As per terms of note and mortgage

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Real Time Resolutions, Inc./Nationstar Mortgage (2 nd Mortgage)	19 Unneberg Avenue, Succasunna, NJ	\$97,412.00	\$360,000	\$366,000	\$0.00	n/a	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Toyota Motor Credit (PMSI on 2014 Toyota Siena);

Mr. Cooper f/k/a Nationstar Mortgage (1st Mortgage on residence)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Real Time Resolutions, Inc./Nationstar Mortgage (2 nd Mortgage)	19 Unneberg Avenue, Succasunna, NJ	\$97,412.00	\$360,000.00	\$366,000.00	\$0.00	Entire Lien estimated to be \$97,412.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney's Fees
- 3) General Unsecured Claims
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/26/2018

Explain below **why** the plan is being modified:

The plan is being modified because Debtor has experienced a material financial hardship directly due to the COVID-19 Pandemic. See Part 1.e of plan.

Explain below **how** the plan is being modified:

The plan is being modified to include two missed mortgage payments and extend plan by about 10 months to make plan payments feasible.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true

Date: 5/20/2020

/s/ Scott D. Sherman
Attorney for the Debtor

Date: 5/19/2020

/s/ Angel Flores
Debtor

Date: 5/19/2020

/s/ Iris Flores
Joint Debtor

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Angel Flores
Iris Flores
DebtorsCase No. 18-13619-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 55

Date Rcvd: May 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020.

db/jdb
cr
517455836 +Angel Flores, Iris Flores, 19 Unneberg Avenue, Succasunna, NJ 07876-1229
+NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, PO Box 619096, Dallas, TX 75261-9096
+Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
Tinton Falls, NJ 07724-3001

517487844 +Ambulatory Anes. Physician, 195 Columbia Turnpike, Florham Park, NJ 07932-2254
517487845 +Atlantic Medical Group, 46 W Ferris Street, East Brunswick, NJ 08816-2159
517350883 Best Buy, PO Box 17298, Baltimore, MD 21297-1298
517350884 Best Buy Co. Inc., Retail Service, P.O. Box 15153, Wilmington, DE 19886-5153
517350885 Best Buy Co. Inc., Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
517350886 Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
517458925 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517350888 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
St Louis, MO 63179-0040

517437904 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493

517487843 +Emergency Physicians, St. Claire, 25 Pocono Road, Denville, NJ 07834-2954
517350891 +First Data, 5565 Glenridge, Connector NE Ste 2000, Atlanta, GA 30342-1335
517487846 +Gastroenterology Assoc of NJ, 1195 Clifton Ave, Clifton, NJ 07013-3621
517487854 +LCA Collections, 18 Park of Commerce Blvd, Savannah, GA 31405-7410
517487847 +Michael Harrison, Esq., 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430
517487849 +Morris Anesthesia Group, 3799 US-46 #211, Parsippany, NJ 07054-1060
517487848 +Morris Anesthesia Group, PO Box 464, Rutherford, NJ 07070-0471
517487850 +Morristown EMA, PO Box 6312, Parsippany, NJ 07054-7312
517487851 +Morristown EMA, 100 Madison Avenue, Morristown, NJ 07960-6095
517487853 +NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149
(address filed with court: Northwest Radiology Associates, 41 Pine Street, Suite 102,
Rockaway, NJ 07866)

517350893 +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd,
Coppell, TX 75019-4620

517379306 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096,, Dallas, Texas 75261-9096
517487852 +Northwest Medical Care, 21216 Northwest Fwy, Ste 360, Cypress, TX 77429-4696
517350894 +Paulo Cesar Flores, 29 Hillside Ave., Netcong, NJ 07857-1613
517350898 +St. Clares Health Hospital, 400 West Blackwell St., Dover, NJ 07801-2599
517350899 +St. Clares Health System, 25 Pocono Road, Denville, NJ 07834-2954
517350904 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapids, IA 52408)

517440336 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517350905 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov May 20 2020 22:38:48 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 20 2020 22:38:46 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

517350882 +E-mail/Text: bankruptcy@affinityfcu.com May 20 2020 22:38:28 Affinity Fcu,
73 Mountainview Blvd Bld, Basking Ridge, NJ 07920-2332

517492936 E-mail/PDF: resurgentbknottifications@resurgent.com May 20 2020 22:48:04
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

517350887 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 20 2020 22:47:56 Capital One/Best Buy,
P.O. Box 85015, Richmond, VA 23285-5015

517350889 +E-mail/Text: convergent@ebn.phinsolutions.com May 20 2020 22:39:01
Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004

517984715 E-mail/Text: bnc-quantum@quantum3group.com May 20 2020 22:38:43
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657

517436458 E-mail/Text: mrdiscen@discover.com May 20 2020 22:38:15 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

517350890 +E-mail/Text: mrdiscen@discover.com May 20 2020 22:38:15 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

517350892 +E-mail/Text: bncnotices@becket-lee.com May 20 2020 22:38:20 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

517515370 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 21 2020 08:36:21
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541

517460344 E-mail/Text: bnc-quantum@quantum3group.com May 20 2020 22:38:43
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

517350895 E-mail/Text: bkdepartment@rtresolutions.com May 20 2020 22:38:53
Real Time Resolutions, Inc., 1750 Regal Row, Suite 120, Dallas, TX 75235-2287

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 55

Date Rcvd: May 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517464239 E-mail/Text: bkdepartment@rtresolutions.com May 20 2020 22:38:53
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029

517350896 E-mail/Text: bkdepartment@rtresolutions.com May 20 2020 22:38:53
Real Time Resolutions, Inc., 1349 Empire Central Dr., Suite 150, Dallas, TX 75247-4029

517350897 +E-mail/Text: bankruptcy@savit.com May 20 2020 22:39:14 Savit Coll, Po Box 250,
East Brunswick, NJ 08816-0250

517895024 +E-mail/Text: jennifer.chacon@spservicing.com May 20 2020 22:39:18
Select Portfolio Servicing, Inc., Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

517356243 +E-mail/PDF: gecsed@recoverycorp.com May 20 2020 22:48:21 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517516946 +E-mail/PDF: gecsed@recoverycorp.com May 20 2020 22:48:56 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

517350900 +E-mail/PDF: gecsed@recoverycorp.com May 20 2020 22:48:53 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517350901 +E-mail/PDF: gecsed@recoverycorp.com May 20 2020 22:48:55 Synchrony Bank/PC Richards & Sons,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517350902 +E-mail/PDF: gecsed@recoverycorp.com May 20 2020 22:47:55 Synchrony Bank/Sams Club,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517350903 +E-mail/PDF: gecsed@recoverycorp.com May 20 2020 22:47:52 Synchrony Bank/TJX,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517377143 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 20 2020 22:48:35 T Mobile/T-Mobile USA Inc,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
517392950* +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, Texas 75261-9096
517895025* +Select Portfolio Servicing, Inc., Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
kmcDonald@blankrome.com, bkgroup@kmlawgroup.com

Lynn Therese Nolan on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com

Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor Select Portfolio Servicing, Inc.
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Melissa N. Licker on behalf of Creditor Federal Home Loan Mortgage Corporation,
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc.
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Scott D. Sherman on behalf of Debtor Angel Flores ssbankruptcy@minionsherman.com

Scott D. Sherman on behalf of Joint Debtor Iris Flores ssbankruptcy@minionsherman.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 55

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 11